

# HOME Fiscal Year 2015 Application Training

April 22<sup>nd</sup>, 2015

# Real Estate Production Staff

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- Carmen Lethig, Real Estate Production Manager
- Becky Richardson, Senior Financial Budgeting & Reporting Systems Specialist
- Dani Miller, Real Estate Coordinator
  
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  - Northeast & Marion County: Vacant
  - Southwest: Vacant
  - Southeast: Drew Rosenbarger



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## Northeast Region

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## Southwest Region

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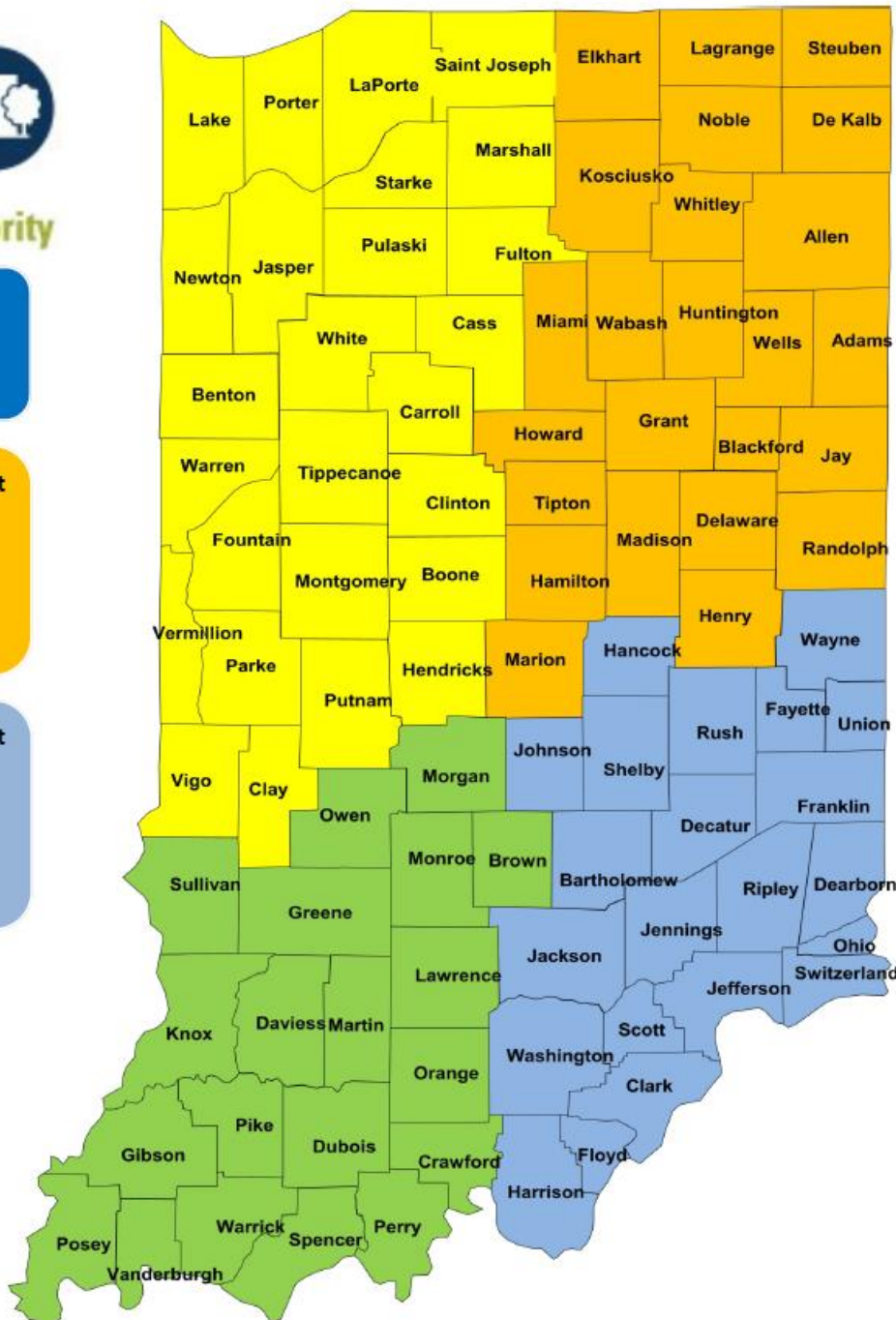
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# Fiscal Year 2015 HOME Timeline

Date	Timeline
February 13	HOME draft application forms and policy posted on IHCDCA website for public comment.
March 6	HOME round final application and policy posted on IHCDCA website; Application round begins.
April 22	HOME application Webinar
June 5	HOME applications due
August 27	HOME awards announced

# Application Process

- The HOME Application Policy and this webinar offers a brief review of the program requirements, but need to read and follow Program Manual for full understanding of requirements
  - 2014 CDBG & HOME Program Manual 3<sup>rd</sup> Edition available on IHCD's website  
[http://www.in.gov/myihcda/files/CDBG and HOME Program Manual 3rd Edition.pdf](http://www.in.gov/myihcda/files/CDBG_and_HOME_Program_Manual_3rd_Edition.pdf)
- Technical assistance/site visit - not required but happy to meet you for a site visit or answer any questions, request early
- Application Review
  - All applications will be reviewed for:
    - Completeness
    - Threshold
    - Scoring
  - Clarification Letters
  - An application must score 75 points to be considered for funding
  - Unfunded applications will not roll over into subsequent HOME application rounds

# APPLICATION FORMS AND POLICIES

The full application policies and application forms can be found on the IHEDA Partner website at the following link:

<http://www.in.gov/myihcda/2482.htm>

# Application Policy Review

Today we will briefly review the 2015 HOME Application Homebuyer and Rental Policies:

- Eligible Applicants
- Eligible & Ineligible Activities
- Program Requirements
- Affordability Requirements
- Subsidy Limits & Eligible Activity Costs
- Changes to 2014 Application
- How to upload documents to the FTP site

# ELIGIBLE APPLICANTS FOR BOTH APPLICATION POLICIES

- Cities, towns, or counties that are located within Indiana but outside of participating jurisdictions
  - Refer to the HOME Policy for a complete listing of participating jurisdictions
- Community Housing Development Organizations (CHDO)
- 501(c)3 and 501(c)4 Not-for Profit Organizations and PHAs
- Joint Venture Partnerships



# **SPECIFIC ELIGIBLE ACTIVITIES FOR EACH APPLICATION POLICY**

## **Rental Specific Eligible Activities**

- Acquisition and Rehabilitation
- Rehabilitation
- New Construction

## **Homebuyer Specific Eligible Activities**

- Acquisition and Rehabilitation
- Rehabilitation
- New Construction

# INELIGIBLE ACTIVITIES FOR BOTH APPLICATION POLICIES

- Owner Occupied Rehabilitation
- Group Homes
- Permanent Supportive Housing projects
  - Except for proposed projects that have successfully completed the Indiana Permanent Supportive Housing Institute
- Creation of secondary housing attached to a primary unit
- Acquisition, rehabilitation, refinancing or new construction of any part of a development or its land located within the boundaries of a one hundred (100) year floodplain. A flood plain determination letter must be provided for each parcel associated with the project.
- Rehabilitation of mobile homes
- Acquisition, rehabilitation or construction of any developments that will be applying for RHTC.

# INELIGIBLE ACTIVITIES for BOTH Application Policies Continued...

- Any housing activity funded under Title VI of NAHA, prepayment of mortgages insured under the National Housing Act, public housing developments, or acquisition, rehabilitation or construction of any developments funded under HUD's former rental Rehabilitation Program.
- Costs for supportive services, homeless prevention activities, operating expenses, or for the use of commercial facilities for transient housing.
- Acquisition, rehabilitation or construction of transitional housing or emergency shelters that are designed to provide temporary daytime and/or overnight accommodations for homeless persons.
- Payment of HOME loan servicing fees or loan origination costs
- Tenant-based rental assistance
- Payment of back taxes

# **SPECIFIC INELIGIBLE ACTIVITIES FOR EACH APPLICATION POLICY:**

## **Rental Specific Ineligible Activities**

- Per 24 CFR 92.214 (a)(4) HOME funds may not be invested in public housing projects.
- Homebuyer activities

## **Homebuyer Specific Ineligible Activities**

- Rental housing activities

# MAXIMUM REQUEST AMOUNTS & SUBSIDY LIMITATIONS FOR BOTH APPLICATION POLICIES

- Maximum request for rental: \$750,000
- Maximum request for homebuyer: \$500,000
- Per unit subsidy limitations are below

Bedroom Size	Per Unit Subsidy Limit
0	\$55,000
1	\$63,000
2	\$77,000
3	\$99,000
4+	\$109,000

# HOME PROGRAM REQUIREMENTS FOR BOTH APPLICATION POLICIES:

- 24 CFR Part 92 regulatory requirements
- 25% match requirement –
  - Required to bring 25% of the HOME request amount minus CHDO operating award and/or administration and environmental review.
- Income verifications are valid for a period of six (6) months. Income verification procedures are outlined in the IHCDCA Compliance manual Chapter 8.
- Two inspections
  - Completion of documented scope of work
  - Upon completion of construction
- Environmental Review Record (ERR) and Section 106 Review
- Proof of Builder's Risk Insurance
- Competitive Procurement Procedures
- Davis Bacon requirements containing 12 or more units assisted
- Address Lead Based Paint (24 CFR Part 35)
- Meet 24 CFR design and construction requirements including accessibility
- Any units utilizing gas appliances must provide carbon monoxide detectors in addition to standard smoke detectors.

# HOME PROGRAM REQUIREMENTS FOR BOTH APPLICATION POLICIES:

- Uniform Relocation Act (URA) Requirements
- Demonstrate action to affirmatively further fair housing
- Section 3 – if award is over \$200,000
- Additional energy efficiency standards for new construction
- Affirmative Marketing Procedures for 5 or more HOME assisted units
- Recorded Lien and Restrictive Covenant Agreement
- Limited English Proficiency assistance
- If HOME funds are used for acquisition of vacant land or demolition in conjunction with another activity, then construction must commence within twelve (12) months of the demolition or acquisition.
- Manufactured homes are eligible if they meet IHCD's Manufactured Housing Policy or if rehabilitation will bring the unit up to the standards outlined in the Homebuyer Policy (Section 3.1).
- Recipient must follow the non-discrimination requirements of the Fair Housing Act, the Violence Against Women Reauthorization Act of 2013, and the Equal Access to Housing in HUD Programs Regardless of Sexual Orientation or Gender Identity Rule.

# SPECIFIC HOME PROGRAM REQUIREMENTS FOR EACH APPLICATION POLICY

## Rental Specific Requirements

- Rental housing must assist households at or below 60% AMI
  - Projects with 5 or more HOME-assisted units must set aside 20% for households below 50% AMI
- For ongoing rental compliance, list tenant events for rental development in [ihcdaonline.com](http://ihcdaonline.com)
- Register vacancies for assisted housing in the [IndianaHousingNow.org](http://IndianaHousingNow.org) affordable housing database
- Capital Needs Assessment (CNA) for rehab activity with a total of 26 or more units.



# SPECIFIC HOME PROGRAM REQUIREMENTS FOR EACH APPLICATION POLICY

## Homebuyer Specific Requirements

- Any HOME-assisted homeownership unit not sold within 9 months shall be converted to a rental unit.
- Homebuyer projects must assist households at or below 80% AMI
- Homebuyers must receive housing counseling before purchase
- In accordance with CPD Notice 12-003, the recipient must execute a HOME written agreement with the homebuyer before or at the time of sale.
- The recipient must implement resale requirements for every homebuyer property receiving HOME funds as a development subsidy.
- Recipients are required to identify and qualify homebuyers prior to acquiring and beginning construction on HOME-assisted units.
- HOME-assisted housing units must be occupied as the homebuyer's principal residence throughout the affordability period.

# AFFORDABILITY REQUIREMENTS FOR BOTH APPLICATION POLICIES:

Amount of HOME subsidy per unit	Affordability Period
Under \$15,000	5 Years
\$15,000 - \$40,000	10 Years
Over \$40,000 – Or any rehabilitation/refinance combination activity	15 Years
New Construction or acquisition of newly constructed transitional, permanent supportive, or rental housing	20 Years

- All Home-assisted rental units can use resale restrictions; recapture provisions, or a combination of both to preserve affordability.
- Resale restrictions shall be implemented for every homebuyer property constructed, redeveloped, or rehabilitated.

# Application Forms

# CHANGES FROM 2014 APPLICATION:

- **Experience-** Three points will be awarded if the **applicant** has successful experience administering an IHCDa award in the past five years or if the **applicant** has five or more years in the housing or community development industry (awards must be closed out).
- **Experience-** One point will be awarded for each member of the **sub-recipient** or **administrator** staff with successful experience in administering an IHCDa award in the past five years or if a member of the **sub-recipient** or **administrator staff** has five or more years in the housing or community development industry (awards must be closed out).
- **Overall IHCDa Award Performance of the Applicant-** We are now looking at closed or **current** HOME awards having no findings and no concerns within the last three years, rather than just closed awards.
- **Timely Expenditure of Funds-** Five points will be awarded to an applicant that has expended their most recent award funds by the award expiration date **without requesting award extensions**.

# COMPLIANCE TRAINING- IHCD A GRANT ADMINISTRATION CERTIFICATION

- IHCD A's compliance department is offering a course entitled "**IHCD A HOME & CDBG Certification Training**" that can earn you points on your HOME application under *Grant Administration Certification*, in the certifications section.
  - June 9-11, 2015 John H Boner Center (Chase Neighborhood Classroom)
  - Must Register for training no later than May 30, 2015 at <https://homeandcdbg.eventbrite.com>
- Applications for HOME are due June 5<sup>th</sup>. If you provide proof that you have registered for the above course, you can still earn points this round.
- More details can be found under RED NOTICE 15-13:
  - <http://www.in.gov/myihcda/2458.htm>
- If you have any questions, contact Devyn Smith, Compliance Manager at [devynsmith@ihcda.in.gov](mailto:devynsmith@ihcda.in.gov) or 317.232.7025

# APPLICATION FORMS OVERVIEW

# SCORING OVERVIEW

- An application must score at least 75 points to be considered for funding.
- If an application meets all applicable requirements, it will be evaluated and scored based on the chart below.
- If there are multiple counties, the applicant should add up the scores from each county and average them, rounding to the nearest whole number. If the number is not a drop down option, please include the desired score and the explanation of why in the notes section next to the category.

Scoring Category	Points Possible
Project Characteristics	38
Development Features	25
Readiness	13
Capacity	30
Financing	10
Unique Features & Bonus	10
Total Possible Points	126

# Application Submission Via FTP Site



# SUBMITTING APPLICATION

- The applicant must submit the following items to IHCD's Real Estate Department Coordinator:
  - Via FTP site:
    - One completed copy of the final application forms
    - All supporting documents required in the tabs
  - Via hard copy:
    - One completed copy of the final application forms with original signatures
- All required application items are due no later than 5:00 p.m. June 5, 2015
- Applications received after the deadline will be returned to the applicant via certified mail. Faxed applications will not be accepted.

The hard copy of the final application forms should be sent to:

Indiana Housing and Community Development Authority

ATTN: Real Estate Department Coordinator

RE: HOME Application

30 South Meridian Street, Suite 1000

Indianapolis, IN 46204

# 1. EMAIL IHCDA WITH CONTACT INFO

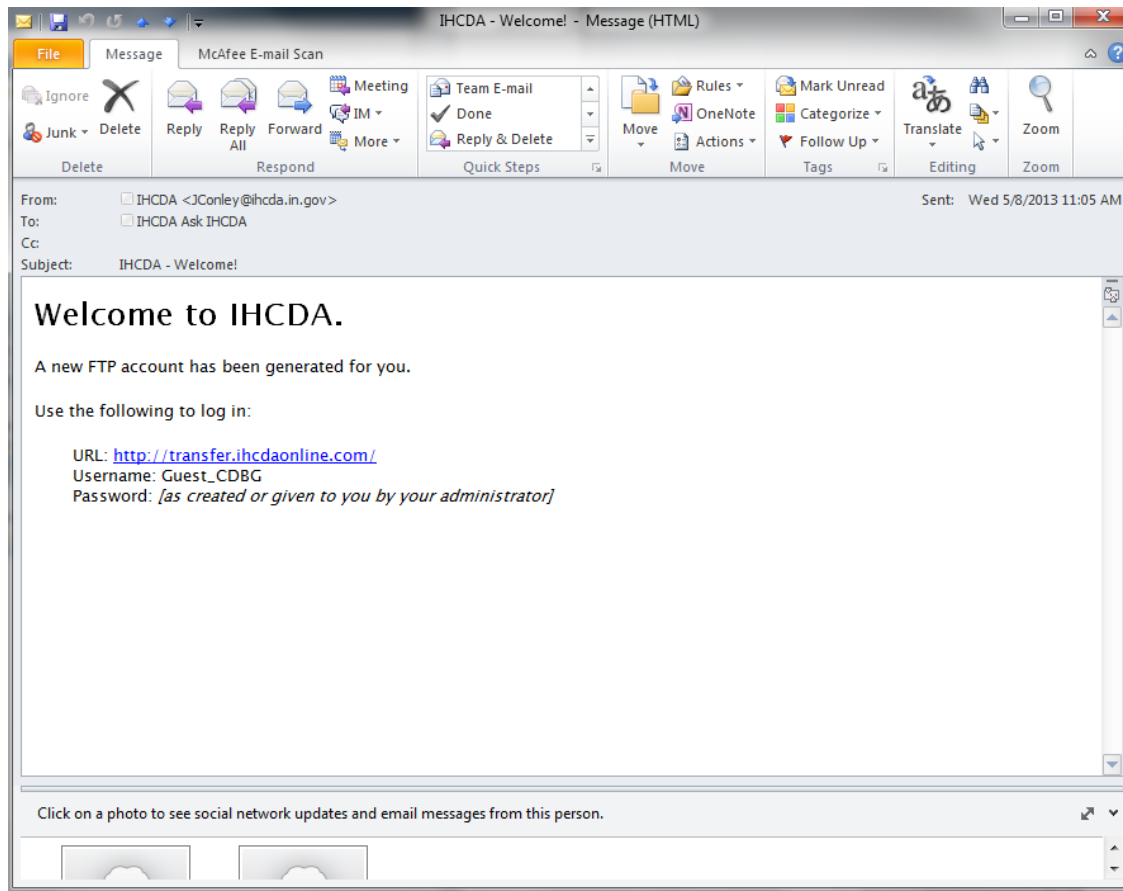
Dani Miller

[danmiller@ihcda.in.gov](mailto:danmiller@ihcda.in.gov)

Include:

- Applicant Name
- Contact Name
- Email
- Preferred Password
- Project Name

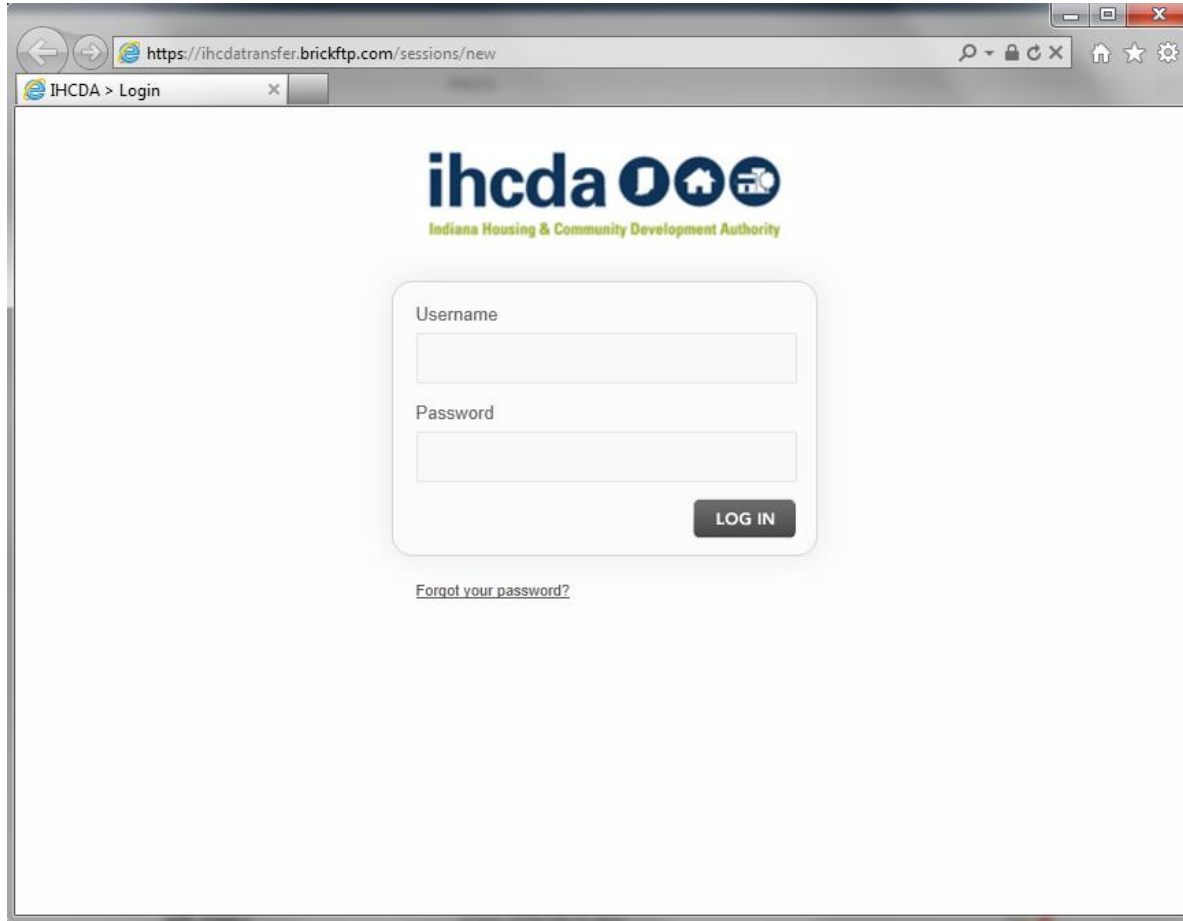
## 2. IHCD A WILL ASSIGN YOU A USERNAME GIVEN IN A CONFIRMATION EMAIL.



\*If there is an issue, email [danmiller@ihcda.in.gov](mailto:danmiller@ihcda.in.gov)

Do not reply to welcome email.

### 3. CLICK ON THE LINK IN THE EMAIL AND LOGIN USING YOUR USERNAME IN THE EMAIL AND PASSWORD YOU SELECTED



A screenshot of a web browser window showing the login page for the Indiana Housing & Community Development Authority (IHCD). The browser's address bar displays the URL <https://ihcdtransfer.brickftp.com/sessions/new>. The page features the IHCD logo at the top, which includes the text "ihcda" and three circular icons representing a person, a house, and a building. Below the logo, the text "Indiana Housing & Community Development Authority" is visible. The login form consists of two input fields: "Username" and "Password". A "LOG IN" button is positioned to the right of the password field. Below the form, there is a link that says "Forgot your password?".

ihcda  
Indiana Housing & Community Development Authority

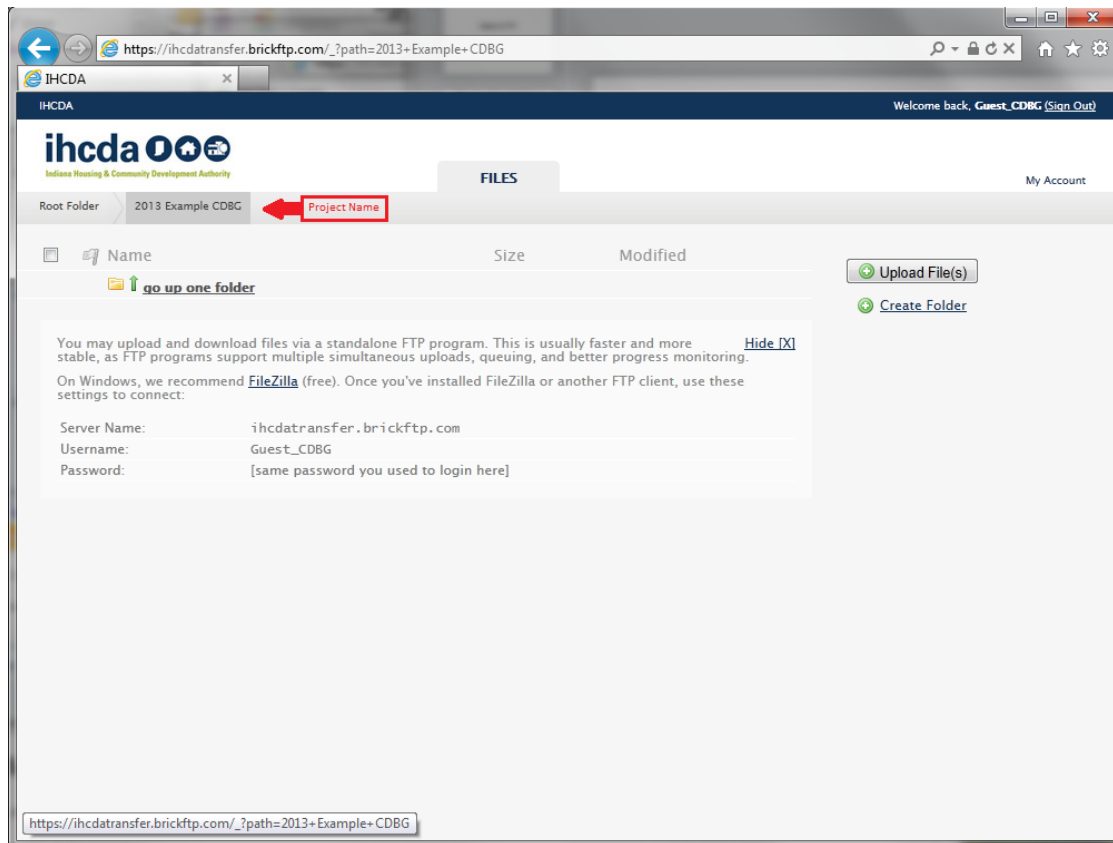
Username

Password


LOG IN

[Forgot your password?](#)

## 4. YOUR INITIAL SCREEN SHOULD INCLUDE A FOLDER CREATED FOR YOU AT THE TOP OF THE SCREEN WITH THE PROJECT'S NAME



# 5. CREATE FOLDERS FOR APPLICATION AND ALL TABS (EVEN IF EMPTY)

 BrickFTP






Welcome back, Jeff\_Hasser ▾

Root Folder / 2013-HD-0 [REDACTED]

FilesPermissionsNotificationsHistory

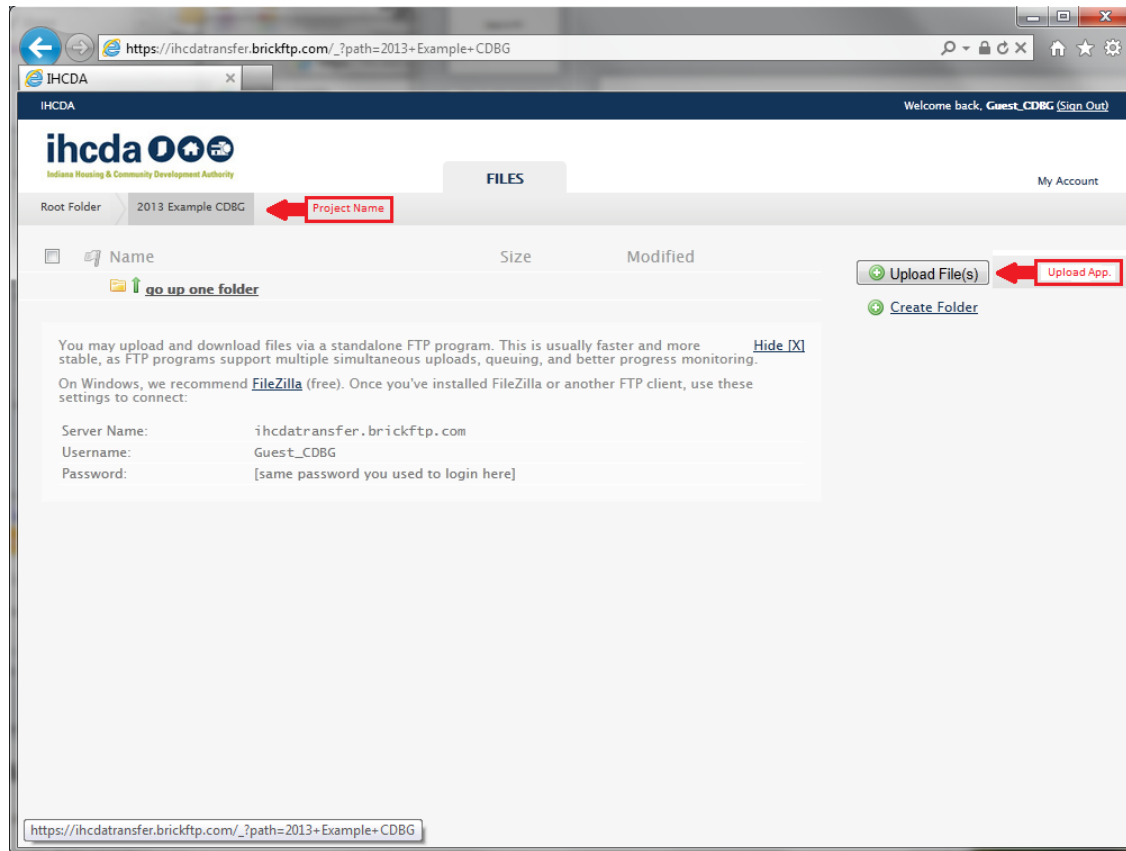
Filter by name

Upload FilesCreate Folder


<input type="checkbox"/>	Name 	Size	Modified	Actions
	↑ Go to parent folder			
<input type="checkbox"/>	2013 CDBG ORR APPLICATION	calculate	Jun 25, 11:41 am	
<input type="checkbox"/>	TAB A	calculate	Jun 26, 9:28 am	
<input type="checkbox"/>	TAB C	calculate	Jun 26, 9:34 am	
<input type="checkbox"/>	TAB D	calculate	Jun 25, 11:42 am	
<input type="checkbox"/>	TAB E	calculate	Jun 25, 11:42 am	
<input type="checkbox"/>	TAB F 	calculate	Jun 25, 11:42 am	  
<input type="checkbox"/>	TAB G	calculate	Jun 25, 11:45 am	
<input type="checkbox"/>	TAB H	calculate	Jun 25, 11:45 am	
<input type="checkbox"/>	TAB I	calculate	Jun 25, 11:45 am	
<input type="checkbox"/>	TAB J	calculate	Jun 25, 11:46 am	
<input type="checkbox"/>	TAB K	calculate	Jun 25, 11:46 am	
<input type="checkbox"/>	TAB L	calculate	Jun 25, 11:46 am	
<input type="checkbox"/>	TAB M	calculate	Jun 25, 1:40 pm	
<input type="checkbox"/>	TAB O	calculate	Jun 25, 11:47 am	
<input type="checkbox"/>	TAB P	calculate	Jun 25, 1:44 pm	
<input type="checkbox"/>	TAB X	calculate	Jun 25, 11:47 am	

  
Indiana Housing & Community Development Authority

# 6. BEGIN TO UPLOAD FILES FOR YOUR APPLICATION BY CLICKING THE UPLOAD FILE BUTTON





# 6. UPLOAD EACH FILE OR DOCUMENT INDIVIDUALLY

Welcome back, [Jeff\\_Hasser](#) ▾

Root Folder / 2013 Example CDBG / Tab A

FilesPermissionsNotificationsHistory

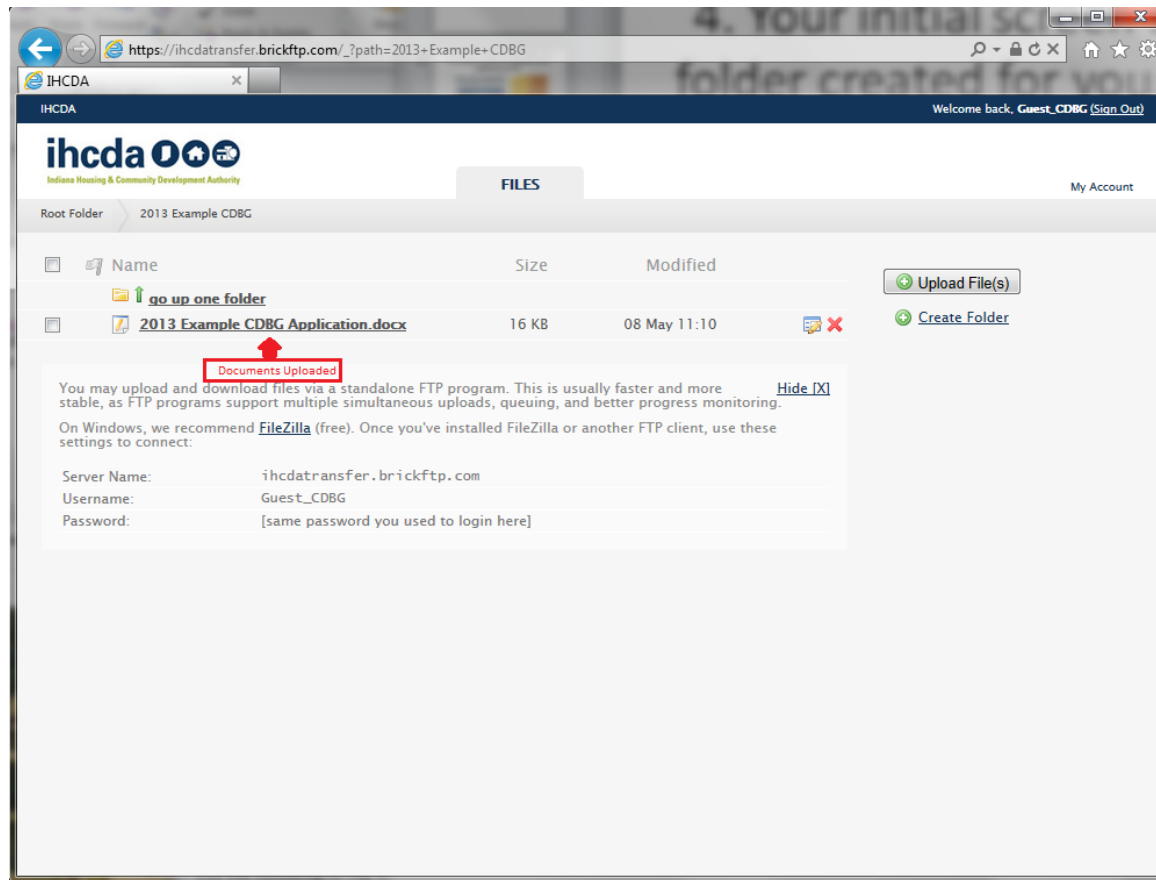
Upload FilesCreate Folder

<input type="checkbox"/>	Name 	Size	Modified	Actions
	Go to parent folder			
<input type="checkbox"/>	Example Additional Document.docx	0 Bytes	Aug 2, 12:29 pm	
<input type="checkbox"/>	SAM Registration.docx	16 KB	Aug 2, 12:28 pm	

[Support](#) [Security](#) [Privacy](#) [Terms](#)



# 7. CHECK THAT ALL OF THE APPLICATION DOCUMENTS HAVE BEEN UPLOADED AND EXIT



# THANK YOU!

## Questions?